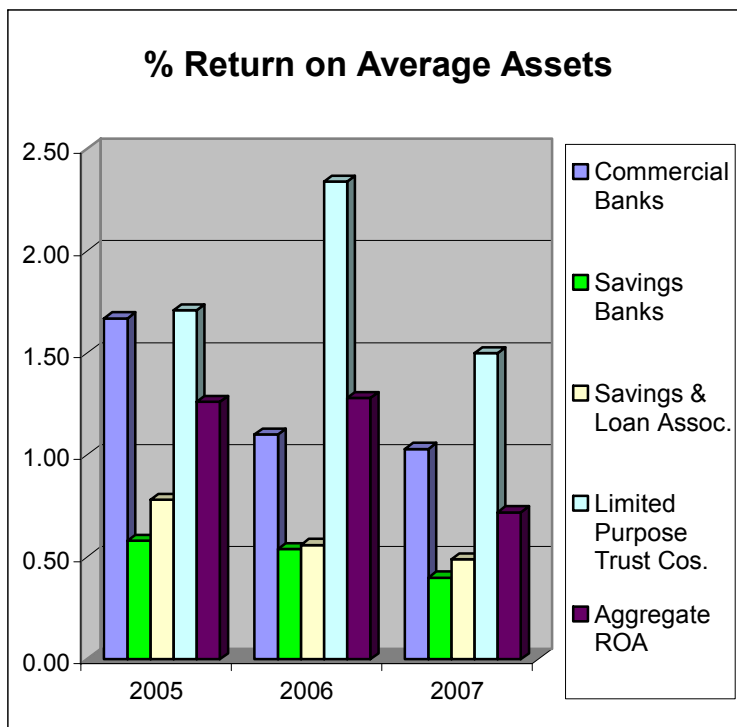


## Return on Average Assets of New Jersey Chartered Banks

| Year /<br>Institution Type | ROA            |
|----------------------------|----------------|
|                            | <i>Percent</i> |
| <b>2007</b>                |                |
| Commercial Banks           | 1.03           |
| Savings Banks              | 0.40           |
| Savings & Loan Assoc.      | 0.49           |
| Limited Purpose Trust Cos. | 1.50           |
| <b>Aggregate ROA</b>       | <b>0.72</b>    |
| <b>2006</b>                |                |
| Commercial Banks           | 1.10           |
| Savings Banks              | 0.54           |
| Savings & Loan Assoc.      | 0.56           |
| Limited Purpose Trust Cos. | 2.34           |
| <b>Aggregate ROA</b>       | <b>1.28</b>    |
| <b>2005</b>                |                |
| Commercial Banks           | 1.67           |
| Savings Banks              | 0.58           |
| Savings & Loan Assoc.      | 0.78           |
| Limited Purpose Trust Cos. | 1.71           |
| <b>Aggregate ROA</b>       | <b>1.26</b>    |



## Net Interest Margins of New Jersey Chartered Banks

| Year /<br>Institution Type | NIM            |
|----------------------------|----------------|
|                            | <i>Percent</i> |
| <b>2007</b>                |                |
| Commercial Banks           | 3.46           |
| Savings Banks              | 2.25           |
| Savings & Loan Assoc.      | 2.35           |
| <b>2006</b>                |                |
| Commercial Banks           | 3.72           |
| Savings Banks              | 2.41           |
| Savings & Loan Assoc.      | 2.52           |
| <b>2005</b>                |                |
| Commercial Banks           | 3.25           |
| Savings Banks              | 2.73           |
| Savings & Loan Assoc.      | 2.93           |

